

Cycle Date: December-2011
Run Date: 03/08/2012
Interval: Annual

Page Click on links below to jump to FPR contents

1	Summary Financial Information
2	Ratio Analysis
3	Supplemental Ratios
4	Assets
5	Liabilities, Shares & Equity
6	Income Statement
7	Delinquent Loan Information
8	Loan Losses, Bankruptcy Information, & Loan Modifications
9	Indirect & Participation Lending
10	Real Estate Loan Information 1
11	Real Estate Loan Information 2
12	Member Business Loan Information
13	Investments, Cash, & Cash Equivalents
14	Other Investment Information
15	Supplemental Share Information, Off Balance Sheet, & Borrowings
16	Miscellaneous Information, Programs, & Services
17	Information Systems & Technology
18	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
19	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 124
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents	593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	771,386,985	10.8
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,941,579,190	14.0
Loans Held for Sale	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1
Real Estate Loans	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,869,264,119	-0.7
Unsecured Loans	557,464,027	553,641,163	-0.7	564,527,593	2.0	579,186,014	2.6	616,887,904	6.5
Other Loans	2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,645,865,047	2.7
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,017,070	1.5
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(67,663,815)	-3.2
Land And Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	235,213,906	2.9
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,693,638	-1.6
NCUSIF Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5
All Other Assets	119,155,438	128,651,263	8.0	147,706,782	14.8	146,676,104	-0.7	170,820,938	16.5
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
LIABILITIES & CAPITAL:									
Dividends Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Notes & Interest Payable	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,584,077	43.1
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	9.7
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,370,123,612	11.7
Regular shares	1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,395,294,315	10.3
All Other Shares & Deposits	3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,972,649,959	4.2	5,061,755,569	1.8
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4
Regular Reserve	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	227,929,317	-6.8
Other Reserves	242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	207,148,218	-24.5
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	31.5
TOTAL EQUITY	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	6.6
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
INCOME & EXPENSE									
Loan Income*	383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	355,727,111	-5.5
Investment Income*	86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,229,825	-1.9	54,766,364	-5.9
Other Income*	137,556,678	147,497,974	7.2	167,126,892	13.3	182,756,981	9.4	194,812,053	6.6
Total Employee Compensation & Benefits*	153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{7/2}	N/A	N/A		41,593,631		20,830,835	-49.9	20,731,388	-0.5
Total Other Operating Expenses*	171,062,772	180,904,138	5.8	178,110,073	-1.5	185,636,132	4.2	191,278,426	3.0
Non-operating Income & (Expense)*	2,458,517	-4,877,940	-298.4	-11,440,130	-134.5	-1,956,406	82.9	-904,398	53.8
NCUSIF Stabilization Income*	N/A	N/A		41,778,993		0	-100.0	0	N/A
Provision for Loan/Lease Losses*	40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5
Cost of Funds*	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{7/1}	N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
Net Income (Loss)*	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	37.2
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	124	-1.6
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.									

		Ratio Analysis							
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A				<u>Dec-2010</u>			<u>Dec-2011</u>	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Dec-2011	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.58	10.96	10.08	10.23	N/A	N/A	10.23	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.24	N/A	N/A
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95	N/A	N/A	7.45	N/A	N/A
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88	N/A	N/A	112.01	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00	N/A	N/A	6.41	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.28	N/A	N/A
* Net Charge-Offs / Average Loans	0.65	0.82	1.08	1.04	N/A	N/A	0.87	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.72	100.76	86.70	101.35	N/A	N/A	101.24	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.29	0.73	0.73	0.38	N/A	N/A	1.29	N/A	N/A
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.76	N/A	N/A
EARNINGS									
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.56	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	0.27	0.64	N/A	N/A	0.77	N/A	N/A
* Gross Income/Average Assets	7.71	7.42	6.85	6.41	N/A	N/A	6.03	N/A	N/A
* Yield on Average Loans	6.84	6.78	6.50	6.21	N/A	N/A	5.84	N/A	N/A
* Yield on Average Investments	4.79	3.63	2.38	1.91	N/A	N/A	1.61	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90	N/A	N/A	1.94	N/A	N/A
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29	N/A	N/A	0.99	N/A	N/A
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	5.04	N/A	N/A
* Operating Exp./ Avg. Assets	4.13	4.16	4.31	3.99	N/A	N/A	3.97	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70	0.88	0.68	N/A	N/A	0.51	N/A	N/A
* Net Interest Margin/Avg. Assets	3.17	3.27	3.27	3.22	N/A	N/A	3.10	N/A	N/A
Operating Exp./Gross Income	53.48	56.00	62.88	62.27	N/A	N/A	65.83	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.20	3.44	3.16	3.11	N/A	N/A	3.04	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.91	2.96	3.15	2.86	N/A	N/A	2.85	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.94	N/A	N/A	32.06	N/A	N/A
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.05	N/A	N/A	26.22	N/A	N/A
Total Loans / Total Shares	85.67	83.34	76.50	72.20	N/A	N/A	69.47	N/A	N/A

	Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A		
03/08/2012		Count of CU :	124		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group : N/A				
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Dec-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.19
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.24
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	6.51
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	1.13
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.48	1.14
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	1.34
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	0.61
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	4.04
Allowance for Loan & Lease Losses to Delinquent Loans	91.75	83.71	79.05	88.05	85.97
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.30	0.63	1.60	1.87	1.82
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.03	0.84	1.14	1.28	0.89
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo					
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.55
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.53
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					
/ Total Int Only and Pmt Opt First Mtg Loans	0.00	1.17	1.25	4.78	4.24
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	12.40
Modified RE Lns also Reported as Business Loans > 2 Mo Del					
/ Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	15.95
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	3.18
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.34
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	28.64
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.23	3.15
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	0.99
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.46
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.27
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.89
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.72
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	1.16
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	0.97
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.42
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	17.04
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.86
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	3.13
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.83
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.01
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	16.27
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	27.38
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	32.56
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	65.09
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.23
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.29
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	1.15
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	110.85
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

		Assets							
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7	105,551,648	9.5
Cash On Deposit	425,088,069	557,372,210	31.1	638,156,448	14.5	551,918,870	-13.5	617,613,667	11.9
Cash Equivalents	83,754,141	27,726,182	-66.9	10,788,848	-61.1	48,162,013	346.4	48,221,670	0.1
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,453,942	-5.9	771,386,985	10.8
INVESTMENTS:									
Trading Securities	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2
Available for Sale Securities	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,859,622,882	23.0
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	175,787,685	31.4
Deposits in Commercial Banks, S&Ls, Savings Banks	137,952,560	265,056,977	92.1	461,309,671	74.0	662,341,492	43.6	709,319,575	7.1
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	12,597,871	19,076,946	51.4	25,119,954	31.7	30,234,890	20.4	30,892,887	2.2
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	41,504,765	39,138,332	-5.7	26,097,256	-33.3	23,478,330	-10.0	25,590,416	9.0
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8	428,834,821	17.0	134,436,302	-68.7	49,427,789	-63.2
All Other Investments ²	36,007,241	42,494,083	18.0	108,876,163	156.2	66,330,333	-39.1	73,457,727	10.7
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,579,439,079	14.1	2,941,579,190	14.0
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	15,903,467	-7.1
LOANS AND LEASES:									
Unsecured Credit Card Loans	347,910,794	351,632,318	1.1	367,333,861	4.5	366,985,704	-0.1	375,424,828	2.3
All Other Unsecured Loans/Lines of Credit	209,553,233	202,008,845	-3.6	197,193,732	-2.4	212,200,310	7.6	216,028,722	1.8
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		0		0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		25,434,354	
New Vehicle Loans	947,415,366	879,488,765	-7.2	858,881,063	-2.3	694,090,066	-19.2	668,949,311	-3.6
Used Vehicle Loans	1,399,738,421	1,467,352,540	4.8	1,559,490,909	6.3	1,576,356,812	1.1	1,672,254,861	6.1
1st Mortgage Real Estate Loans/Lines of Credit	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,016,136,966	0.5
Other Real Estate Loans/Lines of Credit	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	853,127,153	-3.3
Leases Receivable	0	0	N/A	0	N/A	106,485	N/A	0	-100.0
Total All Other Loans/Lines of Credit	242,720,799	275,225,446	13.4	284,614,140	3.4	305,062,042	7.2	304,660,875	-0.1
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,953,241	-0.5	6,132,017,070	1.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(67,663,815)	-3.2
Foreclosed Real Estate	4,813,918	8,668,380	80.1	11,493,976	32.6	13,846,722	20.5	18,969,726	37.0
Reposessed Autos	3,629,304	3,407,226	-6.1	2,488,369	-27.0	2,592,196	4.2	2,175,558	-16.1
Foreclosed and Reposessed Other Assets	485,943	467,912	-3.7	357,348	-23.6	344,559	-3.6	225,344	-34.6
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,929,165	12,543,518	40.5	14,339,693	14.3	16,783,477	17.0	21,370,628	27.3
Land and Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	235,213,906	2.9
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,693,638	-1.6
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	83,313,721	4.5
Identifiable Intangible Assets	N/A	N/A		276,816		221,683	-19.9	53,731	-75.8
Goodwill	N/A	N/A		482,676		1,739,458	260.4	1,739,458	0.0
TOTAL INTANGIBLE ASSETS	N/A	N/A		759,492		1,961,141	158.2	1,793,189	-8.6
Accrued Interest on Loans	20,961,038	22,512,501	7.4	22,828,638	1.4	21,874,499	-4.2	21,234,375	-2.9
Accrued Interest on Investments	14,470,838	10,051,080	-30.5	9,737,518	-3.1	8,595,805	-11.7	9,958,002	15.8
All Other Assets	74,794,397	83,544,164	11.7	100,041,441	19.7	97,461,182	-2.6	116,464,744	19.5
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	127,931,486	-3.5	147,657,121	15.4
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	124	-1.6
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
								4. Assets	

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/08/2012		Count of CU : 124							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	307,428,402	2.1
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	10,215,885	-17.6
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,654,425	9.5	112,584,077	43.1
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,058,925	-35.8	430,228,364	9.7
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,226,435,529	5.4	1,370,123,612	11.7
Regular Shares	1,747,444,277	1,831,799,715	4.8	2,008,641,521	9.7	2,171,932,429	8.1	2,395,294,315	10.3
Money Market Shares	1,168,449,987	1,440,319,760	23.3	1,646,236,947	14.3	1,869,137,975	13.5	2,037,568,768	9.0
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,007,757,424	-4.6
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	991,467,827	1.3
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	17,738,892	6.4	23,037,803	29.9
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	1,923,747	21.3
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4
EQUITY:									
Undivided Earnings	429,506,719	433,447,959	0.9	448,782,868	3.5	475,243,519	5.9	624,785,705	31.5
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	227,929,317	-6.8
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590	3.1	265,265,487	4.5	276,196,788	4.1	200,742,134	-27.3
Equity Acquired in Merger	N/A	N/A		262,045		129,385	-50.6	129,385	0.0
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	23,649,955	315.7
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-1,180,329	N/A	0	100.0	0	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-18,561,736	-111.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	918,297,262	926,977,963	0.9	957,822,942	3.3	994,165,114	3.8	1,059,863,240	6.6
TOTAL SHARES & EQUITY									
	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,183,031	5.2	9,887,036,736	5.6
TOTAL LIABILITIES, SHARES, & EQUITY									
	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,241,956	2.6	10,317,265,100	5.7
NCUA INSURED SAVINGS ²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,733,304	0.9	310,903,537	5.8
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	1,256,808	184.6
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,174,986	0.9	312,160,345	6.1
Insured Shares & Deposits	6,018,544,711	6,379,884,814	6.0	7,652,271,026	19.9	8,076,842,931	5.5	8,515,013,151	5.4
TOTAL NET WORTH	922,215,353	934,728,938	1.4	958,898,700	2.6	998,670,408	4.1	1,056,199,089	5.8
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."									
5. LiabShEquit									

		Income Statement							
Return to cover		For Charter : N/A							
03/08/2012		Count of CU : 124							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	356,314,535	-5.5
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(587,424)	-29.4
Income from Investments	85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,654,908	-1.2	54,359,500	-4.1
Income from Trading	1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	406,864	-74.2
TOTAL INTEREST INCOME	470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,539,417	-3.6	410,493,475	-5.5
INTEREST EXPENSE:									
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	63,419,162	-23.9
Interest on Deposits	48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	23,870,206	-15.6
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	11,719,213	-9.0
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	99,008,581	-20.5
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2	79,654,042	37.8	65,583,122	-17.7	50,827,171	-22.5
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402	1.4	215,277,778	1.7	244,459,373	13.6	260,657,723	6.6
NON-INTEREST INCOME:									
Fee Income	95,973,437	98,991,402	3.1	104,210,787	5.3	108,767,095	4.4	112,894,147	3.8
Other Operating Income	41,583,241	48,506,572	16.6	62,916,105	29.7	73,989,886	17.6	81,917,906	10.7
Gain (Loss) on Investments	-236,385	798,417	437.8	-9,791,527	-1,326.4	-417,751	95.7	916,613	319.4
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,976,896	-61.9	-3,179,927	-6.8
Gain from Bargain Purchase (Merger)	N/A	N/A		0		0	N/A	0	N/A
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,438,241	655.4	1,358,916	-5.5
NCUSIF Stabilization Income	N/A	N/A		41,778,993		0	-100.0	0	N/A
TOTAL NON-INTEREST INCOME	140,015,195	142,620,034	1.9	197,465,755	38.5	180,800,575	-8.4	193,907,655	7.2
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	153,890,353	161,855,691	5.2	168,796,591	4.3	177,899,669	5.4	186,461,248	4.8
Travel, Conference Expense	3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	3,315,992	17.1
Office Occupancy	22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	28,580,898	3.4
Office Operation Expense	67,549,019	70,996,515	5.1	70,595,374	-0.6	72,855,586	3.2	73,758,987	1.2
Educational and Promotion	16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	15,994,590	2.8
Loan Servicing Expense	22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	27,097,719	9.0
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,119,771	1.8	25,149,914	8.8
Member Insurance ¹	1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A	
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		11,484,923		5,935,255	-48.3
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	N/A		41,593,631		9,345,912	-77.5	14,796,133	58.3
Member Insurance - Other	N/A	N/A		N/A		1,264,699		941,379	-25.6
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,447,502	-13.1	1,544,952	6.7
Misc Operating Expense	12,762,582	15,650,563	22.6	14,293,824	-8.7	16,062,536	12.4	14,893,995	-7.3
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829	5.5	388,500,295	13.3	384,366,636	-1.1	398,471,062	3.7
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{*/4}	N/A	N/A		65,836,869		61,724,147	-6.2	76,825,704	24.5
NET INCOME (LOSS)	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,893,312	68.7	56,094,316	37.2
RESERVE TRANSFERS:									
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	17,103,569	-52.2
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
² For December 2010 forward, this account includes only NCUSIF Premium Expense.								6. IncEx	

		Delinquent Loan Information								
Return to cover		For Charter : N/A								
03/08/2012		Count of CU : 124								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		91,932,045	109,541,518	19.2	129,489,288	18.2	121,888,564	-5.9	121,549,305	-0.3
2 to < 6 Months Delinquent		38,121,327	52,113,518	36.7	65,391,016	25.5	59,948,270	-8.3	57,567,251	-4.0
6 to 12 Months Delinquent		7,934,540	9,734,049	22.7	15,799,858	62.3	14,503,400	-8.2	16,473,984	13.6
12 Months & Over Delinquent		2,517,499	2,290,127	-9.0	3,976,475	73.6	4,932,305	24.0	4,664,179	-5.4
Total Del Loans - All Types (2 or more Mo)		48,573,366	64,137,694	32.0	85,167,349	32.8	79,383,975	-6.8	78,705,414	-0.9
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		6,262,645	7,718,542	23.2	7,383,081	-4.3	6,291,415	-14.8	5,265,943	-16.3
2 to < 6 Months Delinquent		4,423,580	5,913,159	33.7	6,864,335	16.1	4,899,755	-28.6	4,216,934	-13.9
6 to 12 Months Delinquent		428,240	601,917	40.6	674,756	12.1	665,101	-1.4	229,878	-65.4
12 Months & Over Delinquent		36,017	42,830	18.9	39,845	-7.0	46,197	15.9	19,036	-58.8
Total Del Credit Card Lns (2 or more Mo)		4,887,837	6,557,906	34.2	7,578,936	15.6	5,611,053	-26.0	4,465,848	-20.4
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.40	1.86	32.7	2.06	10.6	1.53	-25.9	1.19	-22.2
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		18,841,138	22,941,616	21.8	34,580,246	50.7	34,014,175	-1.6	34,968,300	2.8
2 to < 6 Months Delinquent		2,857,714	6,588,898	130.6	16,472,513	150.0	19,522,857	18.5	16,823,040	-13.8
6 to 12 Months Delinquent		478,526	962,599	101.2	3,530,461	266.8	4,004,209	13.4	6,289,885	57.1
12 Months & Over Delinquent		0	414,499	N/A	1,019,536	146.0	2,192,305	115.0	1,838,956	-16.1
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	24,951,881	-3.0
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.30	0.63	106.1	1.60	155.0	1.87	17.3	1.82	-2.8
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										
1 to < 2 Months Delinquent		1,265,884	8,723,397	589.1	9,936,551	13.9	8,605,605	-13.4	8,170,471	-5.1
2 to < 6 Months Delinquent		181,316	4,465,502	2,362.8	4,460,871	-0.1	5,301,356	18.8	4,774,196	-9.9
6 to 12 Months Delinquent			535,112	N/A	1,532,463	186.4	2,141,972	39.8	524,645	-75.5
12 Months & Over Delinquent		0	0	N/A	421,387	N/A	691,112	64.0	462,114	-33.1
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.03	0.84	2,423.0	1.14	35.5	1.28	12.4	0.89	-30.4
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		3,406,482	4,103,810	20.5	4,972,124	21.2	5,256,849	5.7	5,288,559	0.6
2 to < 6 Months Delinquent		1,177,035	3,088,528	162.4	2,657,713	-13.9	2,986,926	12.4	2,607,589	-12.7
6 to 12 Months Delinquent		341,130	672,346	97.1	844,964	25.7	1,030,115	21.9	1,945,799	88.9
12 Months & Over Delinquent		16,644	170,145	922.3	767,874	351.3	536,868	-30.1	223,640	-58.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	4,777,028	4.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.44	0.91	105.5	1.04	13.6	1.36	31.0	1.55	14.0
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,478,516	3,258,342	31.5	4,125,150	26.6	3,643,485	-11.7	4,277,450	17.4
2 to < 6 Months Delinquent		1,166,988	1,520,501	30.3	2,301,310	51.4	2,357,804	2.5	2,430,203	3.1
6 to 12 Months Delinquent		400,372	203,517	-49.2	679,087	233.7	644,307	-5.1	288,406	-55.2
12 Months & Over Delinquent		158,877	104,791	-34.0	369,653	252.8	215,496	-41.7	190,204	-11.7
Total Del Other RE Adj Rate Lns (2 or more Mo)		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,908,813	-9.6
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.33	0.37	13.4	0.64	73.2	0.59	-8.8	0.53	-9.2
Leases Receivable										
1 to < 2 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
2 to < 6 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
6 to 12 Months Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
12 Months & Over Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Loans										
1 to < 2 Months Delinquent		59,677,380	62,795,811	5.2	68,492,136	9.1	64,077,035	-6.4	63,578,582	-0.8
2 to < 6 Months Delinquent		28,314,694	30,536,930	7.8	32,634,274	6.9	24,879,572	-23.8	26,715,289	7.4
6 to 12 Months Delinquent		6,286,272	6,758,558	7.5	8,538,127	26.3	6,017,696	-29.5	7,195,371	19.6
12 Months & Over Delinquent		2,305,961	1,557,862	-32.4	1,358,180	-12.8	1,250,327	-7.9	1,930,229	54.4
Total Del All Other Lns (2 or more Mo)		36,906,927	38,853,350	5.3	42,530,581	9.5	32,147,595	-24.4	35,840,889	11.5
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.38	4.4	1.47	6.6	1.15	-21.4	1.24	7.6
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								7. Delinquent Loan Information		

	Indirect and Participation Lending								
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	599,896,615	9.0
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	445,246,972	-9.1
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,045,143,587	0.4
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	17.04	-1.0
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	35,221,522	5.5
2 to < 6 Months Delinquent	11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	10,116,610	1.9
6 to 12 Months Delinquent	1,740,217	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	1,571,644	-42.8
12 Months & Over Delinquent	516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	124,930	-40.4
Total Del Indirect Lns (2 or more Mo)	13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	11,813,184	-8.3
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	1.13	-8.7
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	13,682,193	-11.0
* Indirect Loans Recovered	2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	1,622,895	-3.5
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	12,059,298	-11.9
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	1.16	-6.5
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		12,936,471		14,126,337	9.2	6,642,714	-53.0
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		15,234,252	
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	15,178,652	-17.8
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410	112.4	10,624,395	-27.1
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048	276.8	34,339,440	65.4
Commercial Construction & Development	N/A	N/A		0		83,412	N/A	248,059	197.4
Loan Pools	N/A	N/A		65,749,360		79,767,019	21.3	93,227,119	16.9
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,767,797	30.2	175,494,631	18.8
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.9	2.86	17.1
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	88,487,929	26.3
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.13	23.3
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		17,204,692		24,956,487	45.1	26,675,817	6.9
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782	73.7	15,710,750	18.1
* Participation Loans Sold YTD	4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	7,813,957	-21.3
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.08	-25.6
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	384,879	-98.5
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		0	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.01	-98.6
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	1,022,532	895,332	-12.4	1,221,925	36.5	1,066,682	-12.7	1,092,540	2.4
2 to < 6 Months Delinquent	1,058,798	571,529	-46.0	493,180	-13.7	666,483	35.1	1,934,196	190.2
6 to 12 Months Delinquent	575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	54,007	77.5
12 Months & Over Delinquent	925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	9,486	-5.0
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	706,902	14.8	1,997,689	182.6
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.48	-11.9	1.14	137.9
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	1,828,255	2.1
* Participation Loans Recovered	267,446	426,811	59.6	273,348	-36.0	290,360	6.2	265,406	-8.6
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	1,562,849	4.2
***Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.3	0.97	-15.8
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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		Real Estate Loan Information 2								
Return to cover			For Charter : N/A							
03/08/2012			Count of CU : 124							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate		117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	42,536,641	-15.3
* Closed End Adjustable Rate		1,236,782	1,111,608	-10.1	2,050,853	84.5	1,909,946	-6.9	3,351,251	75.5
* Open End Adjustable Rate (HELOC)		123,952,740	116,876,918	-5.7	130,551,404	11.7	134,066,286	2.7	110,096,729	-17.9
* Open End Fixed Rate and Other		49,920,413	13,524,904	-72.9	4,985,901	-63.1	3,644,285	-26.9	3,520,205	-3.4
* TOTAL OTHER REAL ESTATE GRANTED		293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4	159,504,826	-16.0
* TOTAL RE (FIRST AND OTHER) GRANTED		784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1	1,166,912,209	-12.9
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		23.05	25.82	12.0	40.14	55.5	38.67	-3.7	32.56	-15.8
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold		139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2	655,720,994	-12.6
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		28.46	23.89	-16.0	65.31	173.4	65.26	-0.1	65.09	-0.3
AMT of Mortgage Servicing Rights		2,751,657	2,430,031	-11.7	6,706,113	176.0	9,335,682	39.2	12,120,737	29.8
Outstanding RE Loans Sold But Serviced		568,081,331	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924	35.5	1,855,548,941	19.3
%(Mortgage Servicing Rights / Net Worth)		0.30	0.26	-12.9	0.70	169.0	0.93	33.7	1.15	22.8
MISC. RE LOAN INFORMATION										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1	1,072,848,912	-3.0
R.E. Lns also Mem. Bus. Lns		62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	253,336,525	20.5
REVERSE MORTGAGES										
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products		N/A	N/A		0		0	N/A	0	N/A
Total Reverse Mortgages		N/A	N/A		0		0	N/A	0	N/A
RE LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans		N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	69,283,741	20.6
Modified Other RE Loans		N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,752,803	4.9
Total Modified First and Other RE Loans		N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	78,036,544	18.6
Modified RE Loans Also Reported as Business Loans		N/A	0		2,655,818	N/A	4,179,197	57.4	2,658,721	-36.4
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	24,951,881	-3.0
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,760,955	-29.2
Other R.E. Fixed Rate		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	4,777,028	4.9
Other R.E. Adj. Rate		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,908,813	-9.6
TOTAL DEL R.E. > 2 MOS		6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	38,398,677	-7.8
DELINQUENT 1 TO < 2 MOS										
First Mortgage		20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3	43,138,771	1.2
Other		5,884,998	7,362,152	25.1	9,097,274	23.6	8,900,334	-2.2	9,566,009	7.5
Total Del R.E. 1 to < 2 Mos		25,992,020	39,027,165	50.2	53,614,071	37.4	51,520,114	-3.9	52,704,780	2.3
Total Del R.E. Loans > 1 Mos		32,770,622	57,753,603	76.2	88,671,903	53.5	93,145,441	5.0	91,103,457	-2.2
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos		1.30	2.07	58.8	3.16	52.3	3.22	2.2	3.18	-1.5
% R.E. Loans dq > 2 Mos		0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.34	-7.1
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS										
Modified First Mortgage RE Loans > 2 Mo Del		N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	9,273,081	19.6
Modified Other RE Loans > 2 Mo Del		N/A	0		597,714	N/A	1,269,427	112.4	400,912	-68.4
Total Modified First and Other RE Loans > 2 Mo Del		N/A	1,061,655		7,361,592	593.4	9,024,293	22.6	9,673,993	7.2
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	16.94		16.63	-1.8	13.71	-17.5	12.40	-9.6
Modified RE Loans Also Reported as Business Loans > 2 Mo Del		N/A	0		1,317,485	N/A	460,969	-65.0	423,954	-8.0
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	0.00		49.61	N/A	11.03	-77.8	15.95	44.6
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total 1st Mortgage Lns Charged Off		825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	5,796,881	31.8
* Total 1st Mortgage Lns Recovered		505,399	8,693	-98.3	34,082	292.1	59,676	75.1	407,442	582.8
* NET 1st MORTGAGE LN C/Os		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	5,389,439	24.3
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.27	20.0
* Total Other RE Lns Charged Off		1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	8,140,692	5.6
* Total Other RE Lns Recovered		166,678	176,994	6.2	272,359	53.9	427,267	56.9	397,418	-7.0
* NET OTHER RE LN C/Os		1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4	7,743,274	6.3
**Net Charge Offs Other RE Loans / Avg Other RE Loans		0.21	0.31	47.3	0.80	158.6	0.80	0.8	0.89	11.1
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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11. RELoans										

	Member Business Loan Information								
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	259,612,204	17.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	14,024,848	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	42,533,188	14.2
Total Business Loans (NMBLB) ¹	80,582,020	128,835,658	59.9	184,430,410	43.2	258,593,750	40.2	302,145,392	16.8
Unfunded Commitments ¹	7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	10,460,748	8.1
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	291,684,644	17.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.83	10.8
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,649	17.3
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	185	16.4
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,834	17.2
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		N/A		3,707,082	
Farmland	N/A	N/A		N/A		N/A		1,016,731	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		89,479,707	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		85,712,957	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		78,877,861	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		258,794,338	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		224,486	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		40,394,937	
Unsecured Business Loans	N/A	N/A		N/A		N/A		1,033,610	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,698,021	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		43,351,054	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		N/A		8	
Number - Farmland	N/A	N/A		N/A		N/A		4	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		775	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		197	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		236	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,220	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		11	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		320	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		20	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		263	
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		614	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	78,591,466	-14.5
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	3,318,902	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	26,285,668	31.2
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	2,111,916	-24.4
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	459,221	-90.3
6 to 12 Months Delinquent	0	249,075	N/A	1,064,542	327.4	528,457	-50.4	867,249	64.1
12 Months & Over Delinquent	0	0	N/A	117,563	N/A	148,735	26.5	465,422	212.9
Total Del Loans - All Types (2 or more Mo)	137,207	763,689	456.6	3,419,903	347.8	5,414,733	58.3	1,791,892	-66.9
MBL DELINQUENCY RATIOS									
% MBL > 1 Month Delinquent (All delinquency > 30 days)	1.67	2.25	35.0	3.67	62.6	3.30	-10.1	1.34	-59.4
% MBL > 2 Months Delinquent (Reportable delinquency)	0.19	0.61	227.0	1.92	214.5	2.18	13.1	0.61	-71.8
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	7,519	432,373	5,650.4	1,476,780	241.6	2,566,581	73.8	1,139,130	-55.6
*Total MBL Recoveries	0	0	N/A	10,338	N/A	11,499	11.2	1,190	-89.7
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	253,336,525	20.5
Construction & Development Loans Meeting 723.3(a)	4,564,040	3,640,995	-20.2	3302648	-9.3	5,810,062	75.9	3,482,648	-40.1
Number of Construction & Development Loans - 723(a)	30	33	10.0	4	-87.9	12	200.0	7	-41.7
Unsecured Business Loans Meeting 723.7(c)-(d)	1,494,599	532,062	-64.4	957,609	80.0	758,884	-20.8	1,776,809	134.1
Number of Unsecured Business Loans - 723.7(c)-(d)	313	243	-22.4	233	-4.1	224	-3.9	72	-67.9
Agricultural Related (NMBLB) ¹	0	236,997	N/A	215,819	-8.9	120,508	-44.2	1,241,217	930.0
Number of Outstanding Agricultural Related Loans	0	5	N/A	6	20.0	5	-16.7	15	200.0
* Business Loans and Participations Sold	3,236,300	2,025,113	-37.4	6,393,321	215.7	3,236,775	-49.4	5,197,400	60.6
SBA Loans Outstanding	2,132,907	2,839,923	33.1	5,709,286	101.0	6,005,377	5.2	11,547,497	92.3
Number of SBA Loans Outstanding	7	16	128.6	34	112.5	41	20.6	63	53.7
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
									12. MBL

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	11,484,519	-8.8
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	69,799,331	164.9
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	71,520,619	-12.8
Held to Maturity 5-10 yrs	3,259,902	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0	20,747,867	142.8
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	249,549	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0	2,235,349	-47.9
TOTAL HELD TO MATURITY	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	175,787,685	31.4
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	297,527,290	29.0
Available for Sale 1-3 yrs	122,905,098	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3	667,010,618	27.6
Available for Sale 3-5 yrs	208,755,715	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4	724,118,603	19.8
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6	122,077,451	-8.2
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	14,312,333	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5	48,888,920	137.2
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,859,622,882	23.0
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,480,229	1.2
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,045,081,832	-15.0	1,051,838,826	0.6
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,244,532	-0.7	389,774,559	-0.4
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	53,125,329	1.4	82,002,881	54.4
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	29,345,076	13.3
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	65,502	195,002	197.7	542,646	178.3	1,543,963	184.5	1,562,389	1.2
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,516,902,230	-10.7	1,554,523,731	2.5
MATURITIES :									
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,288,380,046	-6.9	1,360,850,635	5.6
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	733,760,653	49.9	940,312,439	28.1	1,126,584,508	19.8
Total Investments 3-5 yrs	294,830,929	405,355,310	37.5	658,190,218	62.4	739,711,287	12.4	877,642,103	18.6
Total Investments 5-10 yrs	61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	189,650,623	2.7
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	14,225,608	-6.5	26,441,640	85.9	52,686,658	99.3
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,179,519,962	9.2	3,607,414,527	13.5
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									13. InvCash

	Other Investment Information													
Return to cover			For Charter :	N/A										
03/08/2012			Count of CU :	124										
CU Name: N/A			Asset Range :	N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
	Count of CU in Peer Group : N/A													
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg					
INVESTMENT SUMMARY:														
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		23,753,888	88.7					
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		50,000						
All Other US Government Obligations	N/A	N/A		N/A		N/A		61,156,480						
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	107,537,224	196.1	84,960,368	-21.0					
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	929,141,922	11.3					
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	958,550,052	47.8					
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,887,691,974	27.2					
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		10,926,890						
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	12,595,154	397.1					
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A					
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,177,286	-37.4					
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	16,772,440	82.3					
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	26,815,130	0.0					
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	3,635,758	234.8					
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	30,450,888	9.2					
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0						
MORTGAGE RELATED SECURITIES:														
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	495,835,541	95.8					
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	45,544,029	34.0					
OTHER INVESTMENT INFORMATION:														
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A					
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A					
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,181,323,843	10.4	3,609,589,307	13.5					
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	0	-100.0					
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A					
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	166,123,891	-46.4					
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,999,733	18.5	451,489,776	86.6					
CUSO INFORMATION														
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,693	0.0	18,883,212	8.2					
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,876,501	2,142.4	5,604,830	-18.5					
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,735,519	8.3	7,928,881	2.5					
WHOLLY OWNED CUSO INFORMATION														
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	14,741,819	-0.8					
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	10,769,406	9.3					
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	872,361	710.9					
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		303,645						
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	13,969	N/A					
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	200,308,811	4.8					
CREDIT UNION INVESTMENT PROGRAMS														
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0					
Approved Mortgage Seller	8	9	12.5	8	-11.1	9	12.5	9	0.0					
Borrowing Repurchase Agreements	3	3	0.0	2	-33.3	2	0.0	2	0.0					
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	1	-50.0	1	0.0	1	0.0					
Investment Pilot Program	1	1	0.0	0	-100.0	0	N/A	0	N/A					
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Deposits and Shares Meeting 703.10(a)	0	0	N/A	1	N/A	2	100.0	2	0.0					
Brokered Certificates of Deposit (investments)	9	20	122.2	18	-10.0	21	16.7	21	0.0					
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	Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover		For Charter :	N/A							
03/08/2012		Count of CU :	124							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	703,172	-90.8	
Accounts Held by Nonmember Government Depositors	257,464	213,814	-17.0	521,258	143.8	647,541	24.2	1,287,186	98.8	
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7	15,387,205	11.4	
Employee Benefit Nonmember Shares	0	53	N/A	0	-100.0	0	N/A	0	N/A	
529 Plan Member Deposits	289,781	334,542	15.4	0	-100.0	0	N/A	0	N/A	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A	
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	8,281,470	55.0	
Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2	449,869,456	1.8	
Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	317,440,386	4.6	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/A	
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		22,152,396	46.8	
SAVING MATURITIES										
< 1 year	5,830,848,971	6,197,991,118	6.3	7,044,643,938	13.7	7,368,267,585	4.6	7,705,797,292	4.6	
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,794,591	5.5	697,733,827	7.9	
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	423,642,377	19.0	
Total Shares & Deposits	6,605,598,071	7,154,901,715	8.3	7,943,684,592	11.0	8,371,017,917	5.4	8,827,173,496	5.4	
INSURANCE COVERAGE IN ADDITION TO NCUSIF										
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	9	-10.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	114,220,446	173.7	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS										
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	3,582,183	48.0	
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	1,875,630	89.1	
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	1,058,511	-87.8	
Other Unfunded MBL Commitments	3,790,151	713,000	-81.2	5,649,272	692.3	6,262,486	10.9	3,944,424	-37.0	
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	10,460,748	-43.1	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)										
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	422,491,714	-0.1	
Credit Card Line	824,335,112	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1	800,400,757	2.7	
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	114,578,448	-12.1	
Overdraft Protection Programs	138,197,802	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5	229,210,048	16.6	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	411,574	-35.2	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0	N/A	
Proprietary Reverse Mortgage Products	N/A	N/A		0		0	N/A	0	N/A	
Other Unused Commitments	10,921,564	39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1	47,997,334	20.8	
Total Unfunded Commitments for Non-Business Loans	1,502,720,869	1,564,918,093	4.1	1,543,041,404	-1.4	1,569,982,840	1.7	1,615,089,875	2.9	
Total Unused Commitments	1,510,108,538	1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2	1,625,550,623	2.3	
%(Unused Commitments / Cash & ST Investments)	127.21	135.53	6.5	106.43	-21.5	114.70	7.8	110.85	-3.4	
Unfunded Commitments Committed by Credit Union	N/A	N/A		N/A		N/A		1,623,178,052.00		
Unfunded Commitments Through Third Party	N/A	N/A		N/A		N/A		2,372,571		
Loans Transferred with Recourse ¹	262,801,132	219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0	147,841,666	28.1	
Pending Bond Claims	460,620	1,235,713	168.3	988,192	-20.0	170,181	-82.8	271,902	59.8	
Other Contingent Liabilities	0	45,236	N/A	571,338	1,163.0	597,917	4.7	591,717	-1.0	
CREDIT AND BORROWING ARRANGEMENTS:										
Num FHLB Members	15	16	6.7	18	12.5	21	16.7	22	4.8	
LINES OF CREDIT (Borrowing)										
Total Credit Lines	1,330,678,192	1,471,747,899	10.6	1,623,048,984	10.3	1,553,164,660	-4.3	1,505,417,128	-3.1	
Total Committed Credit Lines	0	18,382,000	N/A	45,506,132	147.6	18,470,000	-59.4	37,157,202	101.2	
Total Credit Lines at Corporate Credit Unions	N/A	N/A		502,943,302		326,500,380	-35.1	231,515,003	-29.1	
Draws Against Lines of Credit	42,593,915	4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2	11,439,365	-40.6	
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS										
Line of Credit Outstanding from Corporate Cus	N/A	N/A		7,150,999		3,039,178	-57.5	3,409,680	12.2	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		141,467,000		12,000,000	-91.5	7,000,000	-41.7	
MISCELLANEOUS BORROWING INFORMATION:										
Assets Pledged to Secure Borrowings	N/A	N/A		666,440,336		623,965,585	-6.4	649,604,988	4.1	
Amount of Borrowings Subject to Early Repayment at Lenders Option	105,763,000	103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8	86,000,000	-15.0	
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A	
# Means the number is too large to display in the cell										
¹ Included MBL construction and land development prior to 03/31/09.										
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward										
								15.SuppShareOBS&Bor		

	Miscellaneous Information, Programs, Services								
Return to cover		For Charter : N/A							
03/08/2012		Count of CU : 124							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
MEMBERSHIP:									
Num Current Members	1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,250,854	1.6
Num Potential Members	25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,494,753	2.9
% Current Members to Potential Members	4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.39	-1.2
* % Membership Growth	-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	1.64	599.3
Total Num Savings Accts	2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,338,209	3.1
EMPLOYEES:									
Num Full-Time Employees	2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,143	2.3
Num Part-Time Employees	444	463	4.3	411	-11.2	422	2.7	407	-3.6
BRANCHES:									
Num of CU Branches	323	338	4.6	323	-4.4	322	-0.3	326	1.2
Num of CUs Reporting Shared Branches	27	28	3.7	26	-7.1	27	3.8	28	3.7
Plan to add new branches or expand existing facilities	N/A	12		0	-100.0	1	N/A	11	1,000.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	2,827,381,910	2.4
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	25	26	4.0	22	-15.4	22	0.0	22	0.0
Credit Builder	N/A	N/A		15		15	0.0	17	13.3
Debt Cancellation/Suspension	0	3	N/A	5	66.7	6	20.0	6	0.0
Direct Financing Leases	0	0	N/A	1	N/A	1	0.0	1	0.0
Indirect Business Loans	N/A	N/A		6		6	0.0	7	16.7
Indirect Consumer Loans	41	41	0.0	29	-29.3	31	6.9	30	-3.2
Indirect Mortgage Loans	N/A	N/A		7		9	28.6	9	0.0
Interest Only or Payment Option 1st Mortgage Loans	7	6	-14.3	5	-16.7	5	0.0	5	0.0
Micro Business Loans	N/A	N/A		11		11	0.0	10	-9.1
Micro Consumer Loans	N/A	N/A		11		11	0.0	13	18.2
Overdraft Lines of Credit	66	70	6.1	58	-17.1	64	10.3	66	3.1
Overdraft Protection	73	54	-26.0	52	-3.7	57	9.6	58	1.8
Participation Loans	33	38	15.2	27	-28.9	30	11.1	32	6.7
Pay Day Loans	N/A	N/A		10		12	20.0	13	8.3
Real Estate Loans	91	89	-2.2	70	-21.3	76	8.6	75	-1.3
Refund Anticipation Loans	N/A	N/A		2		2	0.0	2	0.0
Risk Based Loans	62	64	3.2	64	0.0	70	9.4	73	4.3
Share Secured Credit Cards	N/A	N/A		23		24	4.3	26	8.3
Short-Term, Small Amount Loans (STS)	N/A	N/A		N/A		0		0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	92	92	0.0	81	-12.0	89	9.9	91	2.2
Business Share Accounts	N/A	N/A		35		38	8.6	38	0.0
Check Cashing	N/A	N/A		60		64	6.7	64	0.0
First Time Homebuyer Program	N/A	N/A		9		9	0.0	11	22.2
Health Savings Accounts	N/A	N/A		8		10	25.0	10	0.0
Individual Development Accounts	N/A	N/A		2		2	0.0	2	0.0
In-School Branches	N/A	N/A		1		2	100.0	2	0.0
Insurance/Investment Sales	10	17	70.0	28	64.7	30	7.1	30	0.0
International Remittances	N/A	N/A		11		11	0.0	12	9.1
Low Cost Wire Transfers	N/A	N/A		62		70	12.9	71	1

	Information Systems & Technology								
Return to cover		For Charter :	N/A						
03/08/2012		Count of CU :	124						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Dec-2011	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	68	-6.8
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	49	8.9
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0
Other	3	1	-66.7	5	400.0	5	0.0	4	-20.0
Electronic Financial Services									
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	89	2.3
Audio Response/Phone Based	76	75	-1.3	73	-2.7	72	-1.4	72	0.0
Automatic Teller Machine (ATM)	81	84	3.7	82	-2.4	82	0.0	82	0.0
Kiosk	1	1	0.0	6	500.0	6	0.0	6	0.0
Mobile Banking	N/A	N/A		7		12	71.4	16	33.3
Other	1	2	100.0	4	100.0	4	0.0	4	0.0
Services Offered Electronically									
Member Application	35	38	8.6	33	-13.2	34	3.0	36	5.9
New Loan	48	50	4.2	44	-12.0	45	2.3	44	-2.2
Account Balance Inquiry	91	94	3.3	89	-5.3	89	0.0	90	1.1
Share Draft Orders	69	68	-1.4	61	-10.3	63	3.3	63	0.0
New Share Account	18	20	11.1	21	5.0	21	0.0	21	0.0
Loan Payments	82	87	6.1	82	-5.7	84	2.4	85	1.2
Account Aggregation	3	8	166.7	11	37.5	12	9.1	12	0.0
Internet Access Services	14	16	14.3	24	50.0	23	-4.2	25	8.7
e-Statements	N/A	65		71	9.2	73	2.8	74	1.4
External Account Transfers	N/A	N/A		14		15	7.1	18	20.0
View Account History	83	90	8.4	91	1.1	91	0.0	92	1.1
Merchandise Purchase	9	8	-11.1	5	-37.5	5	0.0	5	0.0
Merchant Processing Services	N/A	N/A		4		4	0.0	5	25.0
Remote Deposit Capture	N/A	N/A		2		5	150.0	6	20.0
Share Account Transfers	91	91	0.0	86	-5.5	86	0.0	89	3.5
Bill Payment	58	62	6.9	61	-1.6	64	4.9	67	4.7
Download Account History	63	68	7.9	74	8.8	76	2.7	77	1.3
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0
Type of World Wide Website Address									
Informational	14	11	-21.4	13	18.2	12	-7.7	11	-8.3
Interactive	7	4	-42.9	8	100.0	8	0.0	8	0.0
Transactional	77	83	7.8	79	-4.8	80	1.3	83	3.8
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,852	12.4	427,536	6.7
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	0	-100.0
Type of Website Planned for Future									
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A
Interactive	1	0	-100.0	0	N/A	0	N/A	0	N/A
Transactional	1	1	0.0	1	0.0	1	0.0	0	-100.0
Miscellaneous									
Internet Access	121	122	0.8	119	-2.5	119	0.0	118	-0.8</

[Return to cover](#)

03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 1

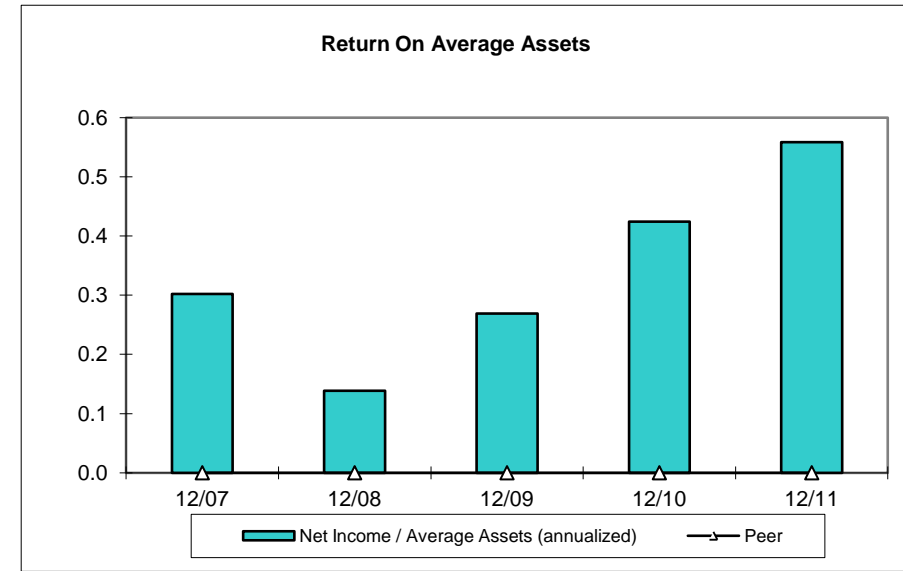
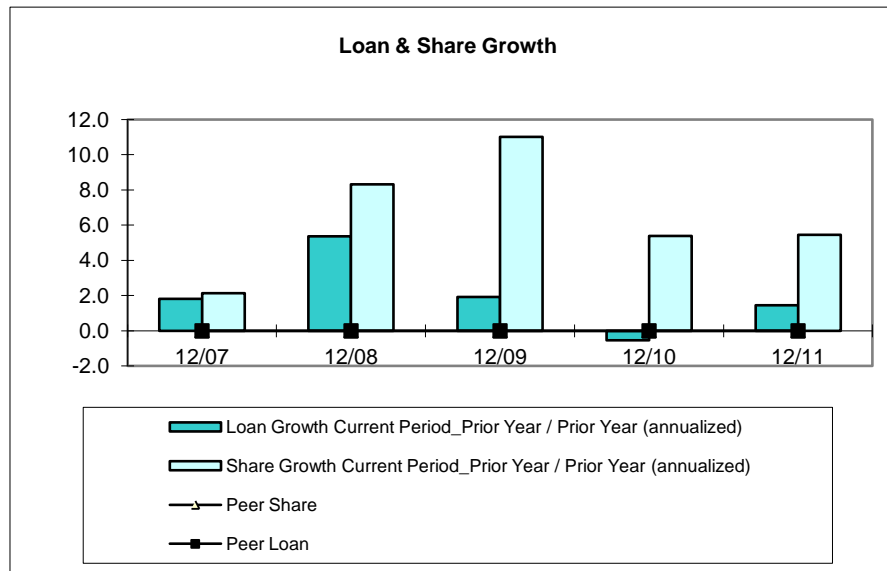
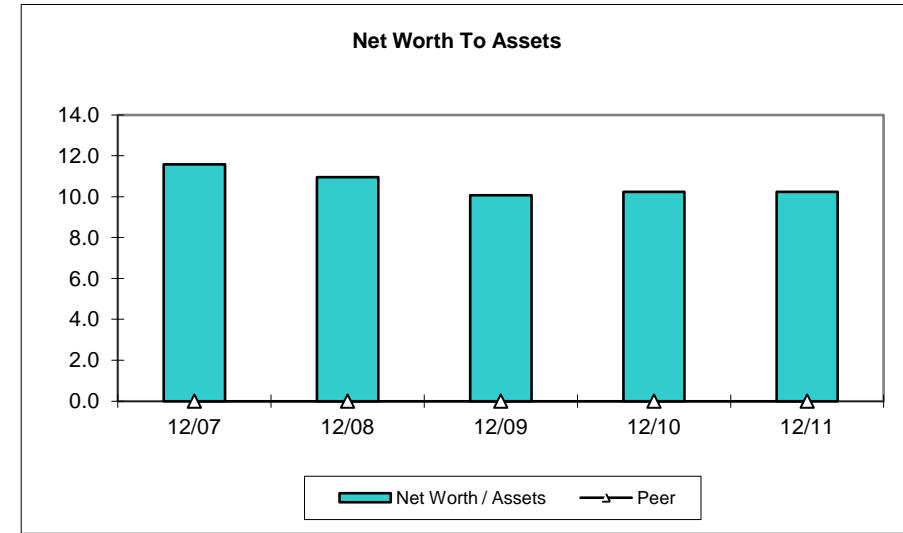
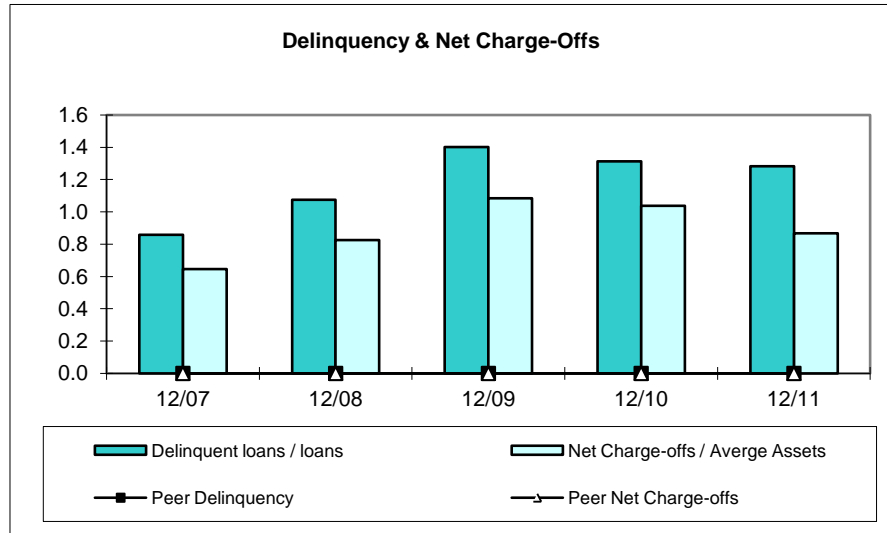
For Charter : N/A

Count of CU : 124

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



[Return to cover](#)

03/08/2012

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 124

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

